NO BULL RADIO NETWORK Q3-2023

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No Bull Radio Network (NBRN) stations listed above address area issues and concerns in several ways: live interviews, live and recorded public service announcements (PSAs), donation advertising, local, state and national news as well as remote broadcasts.

Topical issues and programs are related to our geographic location covering economy, government, inflation, tourism-based events, health and mental health concerns, cultural and civic activities, and thus benefit local groups and causes.

Local Issues/Programs topics addressed during this quarter are listed below:

Personal Finance Veterans' Concerns Sexual Harassment

Education

Digital Safety for Children

Crime

Online Privacy Child Poverty Traffic Safety

Women's Concerns

Social Media Disabilities

Senior Citizens

Science
Technology
Diversity
Environment
Public Health

Criminal Justice

Inflation Career

Poverty

Personal Health

Parenting

Consumer Matters

Retirement Planning

Government Supply Chain Transportation Online Scams

Government Regulation

Equity

Workplace Matters
Cancer Prevention
Domestic Violence
Water Quality

Early Childhood Education

Legal Issues

Mental Health

Women's Issues

Homelessness

Aging Media

Racial Bias

Minority Concerns Governmental Policies Alzheimer's Disease

Weight Loss Business

Education/STEM

Higher Education
Productivity

Disaster Preparedness

Suicide

Infrastructure
Privacy Concerns



Weekly Public Affairs Program

No Bull Radio Network

QUARTERLY ISSUES REPORT, JULY-SEPTEMBER, 2023

Show # 2023-27

Date aired: 07/02/2023 Time Aired: 0600

Nora Volkow, MD, Director of the National Institute on Drug Abuse, part of the National Institutes of Health

Fentanyl overdoses are the leading cause of death for Americans ages 18 to 49, more than car accidents or suicides. On average, one person dies of a fentanyl overdose in the United States every seven minutes, and the number of Americans killed by the drug has jumped 94 percent since 2019. Dr. Volkow discussed why the problem has skyrocketed and what steps the federal government is taking to address it. She said that, while the epidemic was worse in certain rural areas of the US in past years, the problem has now overwhelmed every city and state. She talked about the importance of education and treatment programs, and also explained why fentanyl is a particularly troubling issue for pregnant women.

<u>Issues covered:</u>
Substance Abuse and Treatment
Government Policies

Show # 2023-28

Date aired: 07/09/2023 Time Aired: 0600

Paul R. Lawrence, former Under Secretary of Benefits at the U.S. Department of Veterans Affairs, author of "Veterans Benefits for You: Get What You Deserve"

Mr. Lawrence offered tips for veterans to successfully apply for benefits they have earned from their service. He explained several ways that a veteran can document a service-related injury, and how they can request their medical records with help from the National Archives and Veterans Administration. He also talked about the value of benefits not just to a veteran, but to his or her family, as well.

<u>Issues covered:</u> Veterans' Benefits Military Service <u>Length:</u> 8:14

Length: 17:52

David Maimon, PhD, Professor of Criminal Justice and Criminology, Georgia State University

Prof. Maimon explained how criminals are increasingly targeting US Postal Service blue collection boxes and residential mailboxes to steal filled-out checks. He said the thieves sell the stolen checks via social media platforms, then buyers alter the payee and amount on the checks to rob victims' bank accounts of thousands of dollars. He recommends that consumers only hand mail directly to a clerk at a US Post Office, or use other methods to send payments.

Issues covered:
Crime
Identity Theft
Government

Length: 9:09

Show # 2023-29

Date aired: 07/16/2023 Time Aired: 0600

Pam Baker, freelance journalist who focuses on emerging tech topics like artificial intelligence, data analytics, and edge computing, author of "ChatGPT For Dummies"

ChatGPT has garnered an amazing amount of attention in just a few months. Ms. Baker explained how the rise of artificial intelligence has already begun affecting our daily lives. She talked about the importance of learning to use AI in the workplace, and why learning how to prompt AI is both the easy part and the most difficult part of using it.

Issues covered:
Artificial Intelligence
Education
Career

Ruchi S. Gupta, MD, MPH, board-certified pediatrician and health researcher, Professor of Pediatrics and Medicine at Northwestern University Feinberg School of Medicine, Clinical Attending at Ann & Robert H. Lurie Children's Hospital of Chicago, founding director of the Center for Food Allergy & Asthma Research

Dr. Gupta led a groundbreaking study of allergies in adults and found the prevalence of food allergy is highest among black, Hispanic and Asian individuals across all ages. She also found that food allergy is lowest among households earning more than \$150,000 a year. She talked about potential reasons for these findings and the importance of getting a proper diagnosis.

Issues covered:
Food Allergies
Minority Concerns

Length: 8:23

Length: 9:05

Show # 2023-30

Date aired: 07/23/2023 Time Aired: 0600

Haywood Talcove, CEO of LexisNexis Risk Solutions' Government Group, a multinational information and analytics company based in Atlanta

Mr. Talcove outlined a frightening new wave of scams: next-gen thieves are utilizing sophisticated new artificial intelligence tools to steal millions of dollars from consumers. He discussed the use of Algenerated voices--that criminals can now clone from social media profiles--to easily con parents or grandparents out of significant sums of money. He said the schemes are almost impossible to detect, but he suggested three steps every family should take to defend themselves

Issues covered:
Crime
Identity Theft
Technology

<u>Length:</u> 8:49

F. Perry Wilson, MD, MSCE, Associate Professor of Medicine, Director, Clinical and Translational Research Accelerator at the Yale University School of Medicine, author of "*How Medicine Works and When It Doesn't.*"

Dr. Wilson explained how and why the doctor-patient relationship has eroded in recent years. He believes that profit-driven companies—from big pharma to healthcare corporations—have corrupted what should have been medicine's golden age. He offered several potential solutions to restore trust between patients and doctors.

<u>Issues covered:</u> <u>Length:</u> 8:15

Show # 2023-31

Date aired: 07/30/2023 Time Aired: 0600

Kate W. Bauer, PhD MS, Associate Professor of Nutritional Sciences, University of Michigan School of Public Health

Prof. Bauer recently led a study that compared beverage consumption in low-income households that utilize taxpayer-funded food assistance programs. She found that families that used just one of the programs were in the normal range, but those that participated in both the Supplementation Nutrition Program for Women, Infants, and Children (WIC), and the Supplemental Nutrition Assistance Program (SNAP), consumed high amounts of sugar-sweetened beverages. She explained why this is a concern.

Length: 8:00

Length: 9:22

Issues covered:
Government Food Assistance
Poverty
Nutrition

Patrick Olsen, Editor-in-Chief, CarFax

More than 2.5 million vehicles that have been issued a "Do Not Drive" or "Park Outside" safety recall remain unrepaired, Carfax data shows. Mr. Olsen talked about the most common reasons behind these serious recalls, and why consumers fail to take their cars to dealers to get the issue taken care of. He also explained how someone can check to see if their car is on a recall list.

Issues covered:
Auto Recalls
Consumer Matters
Transportation

Show # 2023-32

Date aired: 08/06/2023 Time Aired: 0600

Bacall Hincks, Family Advocate and Program Coordinator at Children's Service Society of Utah

More than one million American children now live with grandparents, primarily because of their parent's addiction to opioids and other drugs. Ms. Hincks said this growing trend is causing grandparents to put off retirement and plow through savings to rescue their grandchildren from dangerous situations. She discussed how these difficult experiences can negatively affect children's mental and physical health.

Issues covered:
Parenting
Substance Abuse
Foster Care
Retirement

Length: 9:17

Maryanne Wolf, PhD, Professor of Child Development and Director of the Center for Reading and Language Research at Tufts University, author of "Reader, Come Home: The Reading Brain in a Digital World"

Prof. Wolf discussed the latest research into the human brain as we become increasingly dependent on digital technologies, rather than the printed word. She expressed concerns for both children's and adults' ability to "deep read," as the brain is literally rewired by huge amounts of short bursts of information. She offered suggestions for how the nation's education system needs to adapt.

Issues covered:

Length: 8:04

Literacy Education Technology

Show # 2023-33

Date aired: 08/13/2023 Time Aired: 0600

Paul Pilibosian, a Houston attorney specializing in real estate law

It is a pattern being played out in many cities in the United States: squatters move into a home, refuse to leave, and homeowners have few options to evict them. Mr. Pilibosian explained why this trend is on the rise and what homeowners should do to try to discourage squatters from moving into a house in the first place.

Issues covered:

Length: 8:50

Crime Home Ownership Legal Issues

Anupam Bapu Jena, MD, PhD, Joseph P. Newhouse Professor at Harvard Medical School, physician at Massachusetts General Hospital, co-author of "Random Acts of Medicine: The Hidden Forces That Sway Doctors, Impact Patients, and Shape Our Health"

Dr. Jena explained how unexpected—but often predictable—events can profoundly affect our health. He offered several examples of how randomness affects medical decisions and treatment options. He said a healthy diet and exercise are the wisest choices to lead a healthy life.

Issues covered:

Length: 8:16

Personal Health

Show # 2023-34

Date aired: 08/20/2023 Time Aired: 0600

Karl Brauer, Executive Analyst at ISeeCars.com

The pain of inflation has hit every consumer's pocketbook in the past couple of years, but perhaps the impact has been greatest in the car buying market. Mr. Brauer shared research that found that while the value of used electric vehicles has been plummeting in 2023 (and the trend is accelerating), the

price of used cars in general has jumped 47% since 2019. He added that more than half of today's used cars also have 20% or more miles than they did three years ago.

<u>Issues covered:</u>
Consumer Matters
Transportation

LeRoy Hood, MD, PhD, biologist who has served on the faculties at the California Institute of Technology and the University of Washington, developed ground-breaking scientific instruments which made possible major advances in the biological and medical sciences, author of "*The Age of Scientific Wellness*"

Length: 9:01

Length: 8:15

Length: 7:50

Length: 9:17

Dr. Hood discussed the reasons that medicine is undergoing a major transformation from a reactive, hit-or-miss approach to a personalized, predictive, data-rich, and preventive one. He calls this new form of care "scientific wellness", which uses information from our blood and genes, as well as AI, to optimize our health and extend our "healthspan." He believes this new technology can eventually conquer heart disease, Alzheimer's disease and many other illnesses, with noticeable progress within five years.

<u>Issues covered:</u>
Personal Health
Technology

Show # 2023-35

Date aired: 08/27/2023 Time Aired: 0600

Anna Mills, textbook author, English instructor at the College of Marin, member of a joint Artificial Intelligence task force with the Modern Language Association and College Conference on Composition and Communication

All chatbots have triggered a panic among educators, who are flooding listservs, webinars and professional conferences to figure out how to deal with the technology in this new academic year. Ms. Mills explained why many professors are expecting chaos. She said few universities are offering clear guidelines for teachers or students. She also talked about the difficulty of detecting Al-generated cheating.

Issues covered:
Higher Education
Artificial Intelligence

J. Scott Roberts, PhD, Professor in Health Behavior and Health Education at the University of Michigan, Associate Director of a poll from the University of Michigan Institute for Healthcare Policy and Innovation

Prof. Roberts led a poll of people age 65 to 80 and found that while 80% adults see the benefit of tests that can give an early warning of memory and thinking decline, 80% of older adults said they haven't had a cognitive test in the past year to look for early signs of dementia, and 59% reported never having had such a screening. He said the poll also found very low awareness of blood tests that can help detect Alzheimer's disease.

Issues covered: Personal Health Technology Show # 2023-36

Date aired: 09/03/2023 Time Aired: 0600

ChatGPT, an artificial-intelligence (AI) chatbot

ChatGPT was launched as an artificial intelligence prototype on November 30, 2022, quickly gaining much attention for its detailed responses and articulate answers across many topics. It explained how was it trained and learns, and what its biggest weakness are. It acknowledged that the concerns about potential biases in its answers are legitimate. It also outlined the top 5 human endeavors in which it anticipates making the biggest impact.

Length: 9:29

Length: 7:59

Length: 8:55

<u>Issues covered:</u>
Artificial Intelligence
Technology
Employment

Andrew Houtenville, PhD, Professor of Economics at the University of Hampshire, Research Director of the UNH Institute on Disability

Prof. Houtenville discussed recent findings from the National Trends in Disability Employment report, issued semi-monthly by Kessler Foundation and the University of New Hampshire. He explained what is driving historic highs in employment of people with disabilities, and why disabled employment has outstripped the non-disabled since the start of pandemic lockdowns.

Issues covered:
Disabilities
Employment

Show # 2023-37

Date aired: 09/10/2023 Time Aired: 0600

Erica Eversman, President of the Automotive Education and Policy Institute in Akron, OH

Drivers are looking for ways to save money on auto insurance as premiums rise rapidly. Ms. Eversman explained a new offering from some insurance companies: usage-based car insurance programs, where the insured agrees to share detailed data about their driving habits with their insurer via a phone app or an in-vehicle device. She said the data does permit insurance companies to evaluate risk better and better match the price of the insurance for the risk, but at a steep cost to consumers' privacy and legal rights.

<u>Issues covered:</u>
Consumer Matters
Auto Insurance
Legal Matters

Caroline Leaf, PhD, clinical and cognitive neuroscientist, author of "How to Help Your Child Clean Up Their Mental Mess"

Increasingly, children ages 3-10 are struggling with anxiety, depression, and mental health challenges. Dr. Leaf discussed the factors behind this trend and warning signs that parents should watch for. She said if left unaddressed, childhood mental health problems often follow kids into their teens and adulthood.

Length: 8:15

Length: 9:22

Length: 8:03

<u>Issues covered:</u> Child Mental Health Parenting

Show # 2023-38

Date aired: 09/17/2023 Time Aired: 0600

Ryan P. Burge, PhD, sociologist, Assistant Professor of Political Science at Eastern Illinois University, co-author of "The Great Dechurching: Who's Leaving, Why Are They Going, and What Will It Take to Bring Them Back?"

The largest and fastest religious shift in US history is in progress. Prof. Burge co-authored a comprehensive study to learn who is leaving organized religion and why. He said the most common reason people stopped attending church was because they moved, and that lower-income people with a high school education or less are the most likely to leave. He also talked about societal effects when faith-based community services such as food banks, after-school programs and prison ministries disappear.

<u>Issues covered:</u>

Religion

Chris Carosa, MBA, Certified Trust & Financial Advisor, Senior Contributor to Forbes.com, author of "Hey! What's My Number: How to Improve the Odds You Will Retire in Comfort"

A recent New York Life survey found that Americans believe they need \$4.3 million stashed away to retire comfortably. Unfortunately, the average person has around \$135,000 saved. Mr. Carosa explained how to determine how much money will really be needed for a comfortable retirement, along with simple steps to get there.

Issues covered:
Retirement Planning
Personal Finance

Show # 2023-39

Date aired: 09/24/2023 Time Aired: 0600

Diane Mullins, founder of Deborah's Voice, a national non-profit women's advocacy organization

Pastor Mullins said that child trafficking has become the 2nd largest criminal activity in the world behind illegal drug sales. She said most Americans are unaware of the existence of human trafficking and forced prostitution in their own towns, but it is surprisingly prevalent – not just on dimly lit street corners, but at music concerts, VIP dinners, and sporting events. She talked about techniques used by human traffickers to select their victims.

Issues covered: Human Trafficking Women's Issues Crime Length: 7:26

Length: 9:45

Dawn Graham, PhD, psychologist, employment and career expert, Director of Career Management for the Executive MBA Program at The Wharton School, author of "Switchers: How Smart Professionals Change Careers -- and Seize Success"

Dr. Graham offered job search advice, particularly for those in middle age who are considering career changes. She said a job search in a new field or occupation requires much more work than a typical job search. She offered suggestions on how to tailor a resume to sidestep age biases and other potential hurdles.

Issues covered:

Career Aging